

Table VII.B.2.c(2004) Percent of private-sector employees working in establishments that offer two or more health insurance plans by proportion of employees who are full-time or low-wage and State: United States, 2004

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	58.6%	60.0%	57.3%	51.2%	56.0%	59.5%
New England:						
Connecticut	66.7%	67.7%	75.0%	52.8%	67.6%	66.6%
Maine	55.6%	52.5%	68.9%	51.4%	41.6%	59.4%
Massachusetts	56.0%	59.6%	55.9%	34.6% *	38.8%	59.4%
New Hampshire	55.3%	60.5%	52.3%	25.2% *	58.7%	53.6%
Rhode Island	57.2%	53.3%	64.6%	63.3%	31.9% *	62.6%
Vermont	45.7%	44.2%	40.2% *	56.5%	36.8%	48.2%
Middle Atlantic:						
New Jersey	58.9%	58.4%	41.9%	71.9%	61.0%	58.3%
New York	63.9%	63.5%	61.0%	68.0%	71.7%	61.7%
Pennsylvania	58.8%	62.8%	58.0%	39.2%	50.8%	60.9%
East North Central:						
Illinois	66.4%	66.8%	70.3%	54.8%	67.8%	65.9%
Indiana	57.7%	56.1%	65.1%	57.3%	46.6%	61.6%
Michigan	57.7%	59.1%	67.4%	39.7%	43.2%	61.8%
Ohio	44.6%	50.6%	29.0% *	29.7% *	32.0%	49.7%
Wisconsin	53.4%	60.4%	36.6%	35.3% *	36.9%	58.6%
West North Central:						
Iowa	55.0%	54.9%	42.0%	60.7%	45.6%	59.0%
Kansas	43.7%	53.1%	21.3% *	26.3% *	33.1%	49.2%
Minnesota	48.7%	51.5%	42.5%	44.5%	41.6%	51.2%
Missouri	61.9%	58.8%	61.3%	73.3%	57.8%	63.5%
Nebraska	42.9%	43.8%	31.7%	53.0%	35.7%	45.4%
North Dakota	39.1%	42.2%	16.9% *	42.3%	17.8% *	45.8%
South Dakota	30.2%	36.2%	4.8% *	38.6%	19.5%	35.8%
South Atlantic:						
Delaware	67.3%	64.1%	75.7%	72.8%	68.7%	66.7%
District of Columbia	72.2%	73.1%	91.2%	34.7% *	79.7%	70.6%
Florida	64.6%	65.4%	63.6%	56.8%	63.1%	65.0%
Georgia	59.7%	62.4%	32.5%	54.8%	67.8%	56.6%
Maryland	56.3%	56.4%	48.1%	72.3%	55.7%	56.4%
North Carolina	52.8%	51.8%	73.9%	38.9% *	59.1%	49.3%
South Carolina	54.1%	51.4%	73.1%	49.9%	63.7%	50.1%
Virginia	68.2%	68.5%	77.8%	44.5%	69.9%	67.5%
West Virginia	42.1%	48.3%	24.1% *	25.6% *	38.9%	45.0%
East South Central:						
Alabama	43.3%	43.8%	25.7% *	49.9%	44.5%	42.9%
Kentucky	52.6%	53.1%	53.3%	47.5%	51.7%	52.9%
Mississippi	39.8%	40.4%	43.4%	23.1% *	39.6%	40.0%
Tennessee	59.9%	58.9%	59.9%	67.8%	65.6%	55.6%
West South Central:						
Arkansas	36.9%	35.7%	53.8%	24.4% *	37.4%	36.6%
Louisiana	40.0%	39.9%	32.7% *	54.3%	31.4%	43.2%
Oklahoma	51.4%	49.5%	73.4%	31.3% *	44.3%	54.0%
Texas	60.4%	59.8%	58.8%	66.7%	65.9%	57.3%
Mountain:						
Arizona	56.7%	62.2%	50.6%	25.5% *	54.4%	57.4%
Colorado	59.9%	61.2%	70.5%	39.7% *	59.8%	60.0%
Idaho	52.3%	50.6%	60.8%	48.0%	54.0%	51.2%
Montana	41.5%	44.3%	34.6% *	38.2% *	27.9% *	49.3%
Nevada	52.4%	48.7%	67.1%	57.7%	50.3%	53.1%
New Mexico	53.5%	52.4%	59.0%	52.7%	52.1%	54.2%
Utah	59.3%	65.0%	36.9%	47.2%	49.3%	64.8%
Wyoming	33.9%	37.9%	23.4%	23.6% *	35.7%	33.0%
Pacific:						
Alaska	36.5%	33.5%	41.8%	48.3%	43.4% *	35.6%
California	70.5%	72.4%	68.8%	56.6%	67.2%	71.5%
Hawaii	75.2%	73.7%	84.2%	64.8%	69.0%	77.9%
Oregon	47.0%	54.6%	39.0%	22.5% *	44.6%	47.8%
Washington	53.9%	55.9%	57.1%	42.5%	50.6%	55.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.c(2004) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by proportion of employees who are full-time or low-wage and State: United States, 2004

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	0.80%	0.69%	1.66%	2.14%	1.53%	0.93%
New England:						
Connecticut	2.76%	3.66%	9.89%	10.93%	10.40%	2.89%
Maine	3.66%	5.54%	11.29%	12.59%	7.79%	5.16%
Massachusetts	3.45%	4.49%	7.49%	12.53% *	9.48%	4.16%
New Hampshire	6.01%	5.14%	10.06%	9.57% *	13.25%	5.24%
Rhode Island	4.30%	5.22%	14.69%	13.96%	11.46% *	5.70%
Vermont	5.28%	8.79%	12.37% *	10.92%	10.47%	6.45%
Middle Atlantic:						
New Jersey	3.51%	3.18%	11.15%	11.01%	8.04%	3.22%
New York	2.38%	2.89%	7.70%	9.07%	5.55%	2.51%
Pennsylvania	4.06%	4.66%	12.11%	7.35%	7.81%	4.15%
East North Central:						
Illinois	3.39%	2.96%	9.30%	13.20%	10.89%	3.42%
Indiana	5.21%	4.50%	15.68%	14.18%	11.67%	5.20%
Michigan	3.89%	4.39%	11.45%	9.54%	8.48%	4.06%
Ohio	5.42%	5.24%	8.73% *	11.29% *	8.91%	5.27%
Wisconsin	5.21%	5.04%	8.15%	11.44% *	9.71%	4.84%
West North Central:						
Iowa	6.75%	7.51%	10.42%	12.73%	7.83%	7.29%
Kansas	6.37%	5.64%	8.96% *	10.01% *	9.16%	5.67%
Minnesota	4.43%	5.00%	11.31%	13.28%	10.81%	5.13%
Missouri	2.80%	3.34%	13.83%	14.30%	8.64%	5.03%
Nebraska	4.50%	5.03%	8.48%	14.95%	10.15%	4.58%
North Dakota	5.93%	7.11%	13.07% *	12.42%	9.21% *	7.70%
South Dakota	4.99%	5.10%	3.60% *	8.34%	5.27%	7.11%
South Atlantic:						
Delaware	2.91%	3.13%	14.86%	13.60%	14.42%	4.28%
District of Columbia	2.84%	3.43%	10.22%	16.30% *	14.28%	3.34%
Florida	3.49%	3.69%	11.95%	12.71%	9.12%	5.13%
Georgia	3.38%	4.12%	9.42%	12.51%	7.17%	6.08%
Maryland	3.25%	4.28%	12.10%	14.99%	12.72%	4.14%
North Carolina	3.95%	4.86%	13.06%	12.10% *	8.42%	6.78%
South Carolina	5.70%	7.14%	8.60%	11.69%	8.11%	6.93%
Virginia	1.96%	2.61%	9.04%	13.07%	6.65%	3.23%
West Virginia	3.39%	4.12%	11.62% *	10.22% *	7.38%	4.85%
East South Central:						
Alabama	3.93%	4.58%	10.80% *	13.19%	4.99%	6.24%
Kentucky	3.71%	3.88%	14.10%	14.05%	7.04%	4.65%
Mississippi	4.80%	5.73%	11.89%	12.52% *	7.86%	6.75%
Tennessee	5.00%	4.79%	10.57%	14.95%	7.41%	5.97%
West South Central:						
Arkansas	4.83%	4.59%	13.11%	9.64% *	9.08%	6.10%
Louisiana	6.43%	7.65%	11.54% *	14.41%	8.51%	6.99%
Oklahoma	4.54%	5.46%	15.73%	10.85% *	6.47%	5.16%
Texas	2.40%	3.09%	10.05%	14.56%	4.51%	2.06%
Mountain:						
Arizona	3.82%	4.30%	11.99%	15.33% *	7.69%	5.81%
Colorado	4.87%	6.03%	13.66%	12.07% *	11.36%	5.39%
Idaho	6.94%	8.05%	14.79%	13.37%	10.78%	8.41%
Montana	3.79%	3.23%	11.77% *	13.59% *	10.82% *	4.21%
Nevada	4.81%	5.02%	13.77%	13.89%	10.46%	5.06%
New Mexico	4.66%	5.88%	11.48%	13.71%	9.23%	6.46%
Utah	4.60%	5.54%	9.90%	13.25%	9.72%	3.30%
Wyoming	4.84%	5.43%	6.91%	12.40% *	8.08%	4.86%
Pacific:						
Alaska	3.89%	4.09%	10.52%	14.16%	13.41% *	3.67%
California	1.91%	2.45%	5.37%	9.75%	5.54%	2.47%
Hawaii	2.36%	2.89%	8.02%	9.64%	7.49%	2.60%
Oregon	4.55%	5.38%	11.63%	8.23% *	8.28%	4.95%
Washington	4.65%	3.90%	11.33%	11.81%	9.30%	4.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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